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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of)

MOHAN ANANDA)

Serial No. 09/616,714)

Filed: July 14, 2000)

For: SECURE ELECTRONIC)
COMMERCE TRANSACTIONS)
WITH MULTIPLE MERCHANTS)

Examiner: MATTHEW S. GART

Group Art Unit: 3625

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AMENDMENT AND RESPONSE

Assistant Commissioner for Patents
Washington, D. C. 20231

Dear Sir:

This is in response to the outstanding Examiner's Action dated December 24, 2002 (paper number 11). Please consider the following amendments and remarks.

Applicant hereby submits the attached marked-up pages 29-40 Amendment to the Claims as replacement to claim pages 29-32 of the original application. In accordance with the revision to 37 CFR 1.121, Applicant omits presentation of a clean copy of said claim pages.

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04 FC:1202

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